

## **EXHIBIT 13**

**From:** lisa.e.waters@jpmorgan.com [lisa.e.waters@jpmorgan.com]  
**Sent:** 10/24/2008 3:38:40 PM  
**To:** Goldberg, Ira - Communication of Counsel (Exchange) [igoldberg@bear.com]  
**Subject:** RE: Jeffrey Epstein credit memo & supporting doc

cutler does the approval for jamie

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